

DENSE IGNORANCE

MISSOURI NATIONAL DIRECTORS ON THE STAND.

NOBODY WAS CONSULTED

OFFICERS SEEMED TO RUN THINGS THEIR OWN WAY.

Testimony Showed That Bank's Stock Was Bought and Notes Discounted Without Knowledge of the Directors—Took Rieger's Word.

There was more interesting testimony developed yesterday than in any other time since the trial of President Rieger and Cashier Covington, of the defunct Missouri National bank, began in the federal court. While the government's attorney, John R. Walker, was bounding away at the defendants and putting in the testimony about the unusual matters connected with the bank and its management, Frank Hagerman, attorney for the defense, handed some heavy blows on the directors who went on the stand and confessed to their total ignorance of the management of the bank.

It came out in cross examination yesterday that two of the directors had a heavy indebtedness at the bank. Vice President H. C. Kumpf and his son carried a \$47,000 debt, which they paid by transferring property to the bank, and the companies in which Director Seth S. Rieger was interested owed the bank \$22,000, which has never been paid. Director Henry Hucker had a note for \$10,000 in the bank, which he paid when the bank closed. While the by-laws of the bank provided for a discount board and the formal reports of all discounts, the records of the directors yesterday showed that such a course was not adopted until the last year of the bank's life. Prior to that time Vice President Kumpf said the loans were made and he knew nothing of them. He explained that lack of knowledge on his part by saying that the bank's officers enjoyed the perfect confidence of the directors and they trusted them implicitly and he still did.

Seth Rieger, who helped make an examination of the condition of the bank for the directors a year prior to its failure, and signed a report saying the committee had given careful consideration to each piece of paper held by the bank and believed it good, said yesterday on the stand that the information the committee then received as to the character of the paper was secured from the statements made to the committee by President Rieger, who helped make the examination. He could not recall a single one of the notes of which the government complains as being in the discount list at that time and finally said the only two notes he could recall were the notes that his coal company and Rieger Brothers owed the bank aggregating \$22,000, which are still unpaid.

The directors swore they had no knowledge of these bad loans or of any others and really could not be held responsible by the president and cashier, although during the last year of the bank they approved the discounts and the reports of the business. The bank paid the usual 3 percent dividend up to the time of the failure.

During the afternoon Mr. C. E. Barnhart, was the first cashier of the bank, was called to the stand and read from the minutes of the directors' record from December 11, 1894, until the bank closed. This was done to show that semi-annual dividends were declared, and also that in January, 1896, the directors were reported and the formal report of the condition of the bank was made to the directors.

The minutes of the November 1896 meeting showed the authority given the cashier to borrow not more than \$100,000 from the Third National bank in New York, which was later shown that the Third National bank had bought \$100,000 of the bank's bills receivable without recourse, so that loans were not required.

The meeting of December 1896 showed a report from D. McKibben and Seth S. Rieger, a special committee to determine the condition of the bank. The examiners said they believed all the loans to be good, but recommended that the loan on local loans be reduced as far as possible. The minutes of September 11, 1896, showed the directors authorized the cashier to borrow from banks in New York, St. Louis and Chicago large amounts. On September 16 the directors authorized the cashier to borrow \$25,000 of George Kumpf and accept the Towner building, at northeast corner of Fifteenth street and Grand avenue. The records showed regular dividends declared.

Receiver Wallace's Testimony.
Receiver T. B. Wallace, of the defunct bank, was called, and exhibited two notes of Harry P. Clark and his father, Asa T. Clark, for \$5,000 and \$10,000, given to the Missouri National bank in November, 1896.

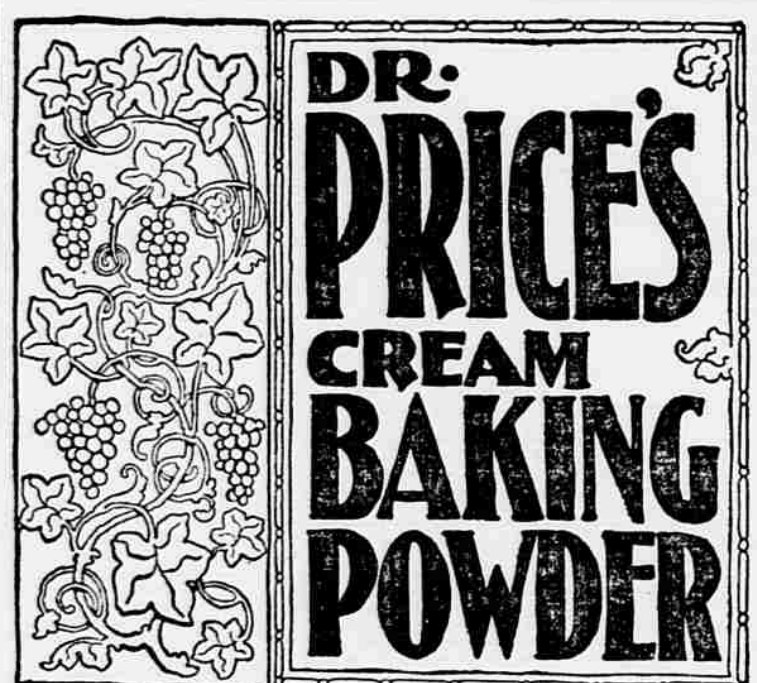
WIFE OF PENNSYLVANIA'S NEW GOVERNOR.



There is a very interesting side to the personality of Pennsylvania's governor-elect, of which the great mass of his faithful statesmen know but little—namely, his domestic side. They are destined, however, in the near future to know more of it, for in the case of Colonel Stone, the bump of domesticity is well developed. Nothing saves his duty to his constituents ever takes him from his home circle, and it is an understood thing in Washington that he is at all times in either one of two places—his home or at the capital.

His evenings are spent with his wife and children, or, if there is a press of public business, in the office which he has constructed in the basement of his house, where he is at least within hailing distance of the magnetic group above stairs. He is singularly blessed in the personnel of that same group, whose chief figure is a young and beautiful wife, who is never absent from the thoughts of her busy husband.

During the press of campaign work, speaking sometimes in two or three places



Twice Crowned Victor.

At the World's Fair, '93, it received the highest award, and at the California Midwinter Fair, '94, a special gold medal. Official tests at each proved it the purest and in every way the best baking powder in the world.

The Most Perfect Made.

Because of its perfect qualities, the best cooks prefer Dr. Price's to every other. They know by using it they are always insured in having the lightest, sweetest and most wholesome food. They find it, moreover, the most economical to use as it goes much farther than any other kind.

FOREMOST BAKING POWDER IN ALL THE WORLD.

He said the court had given him judgment for the amount, but Clark had nothing on which he could levy. He admitted that there was correspondence showing that Major Hood, who is Mr. Clark's father-in-law, had advised the purchase of the stock and suggested that it be put in Clark's name.

The government claims that Clark's notes represent the same loaned to Cashier Covington with which blocks of stock in the bank were purchased. The government contends that in this system, as in the Rieger-Townley notes, they were switched so that Cashier Covington was no longer liable and Mr. Rieger was made president and director January 1896, and remained as such until the bank closed. He said he was not consulted about the discounting of Benjamin W. Townley's note in 1895. Neither was he consulted about the discounting of the notes of M. W. Oliver in 1895, and 1896, for \$12,000 each; he did not know of them at the time. While he was vice president and a director he was not consulted about the purchase of the shares of stock in the H. P. Wright & Co. transaction, neither about the Peter Soden stock purchase, nor about the purchase of fifty-one shares of the bank stock from B. F. Hargis in June, 1896, nor did he even know of it at the time.

He said that in January, 1896, President Rieger began the system of loaning money made to the board of directors. Prior to that he knew nothing of them. A discount board, he said, did not exist until after Major Hood and Lantry bought in April, 1896, and prior to that he was vice president. He said that the loans being made, and was not consulted at any time about that part of the bank's business.

On cross-examination he admitted that as vice president he should have known of these things, but the bank officers were so faithful he had no chance to attend to them himself. He said the president of the bank kept the discount register, and it was used as a standard of the condition.

Serat Wasn't Consulted, Either.
Seth S. Serat, one of the original stockholders and a director during the life of the bank, when called declared that he had never been consulted about the purchase of the capital stock of the bank from H. P. Wright & Co. and B. F. Hargis, nor about the purchase of fifty-one shares of the notes of Townley men of both directors to establish the fact that no report of discounts was made as required by law until January, 1896, but the court said the jury could look at the book and know the character of the notes.

Mr. Serat and Mr. McKibben on December 5, 1896, had made a report to the board of the character of the notes of the bank, and declared they believed each

piece of paper held by the bank was good. He said in making the report he and Mr. McKibben gave two days to the examination of the bank's assets. He said secret informants of the committee wanted about values was given by President Rieger.

"Did you find any valuable assets in the bank?" he was asked.
"None that was considered," he replied.
"Upon what did you base your opinion as to the value of the notes?" persisted Mr. Walker.
"Upon what Mr. Rieger told us," replied Mr. Serat.

He said he and Mr. McKibben counted the cash, examined the exchange and other matters on a Saturday afternoon, and with President Rieger used a portion of Sunday on notes.

"All you learned there," asked Mr. Hagerman, on cross-examination, "was what someone told you—by what the president said?"
"I got what I considered was reliable information," he replied.

"Do you know the very purpose of an examination is to get independent information aside from what the officers had?" he asked.
"I considered we secured good information," Mr. Serat replied.

He said he didn't remember the Covington, Oliver or Townley notes, but his coal company owed the bank \$22,000, and Serat Brothers owed \$2,000, neither of which has been paid.
Henry J. Hucker, the next witness, said he purchased in January, 1896, ten shares of stock from D. V. Rieger, president of the bank, for \$1,000. He paid his note after the bank failed.

Mr. Hucker had never been consulted about the Oliver or Townley notes or the purchase of the bank's stock.
The afternoon hearing began with Rieger and H. Covington identifying the entries on the discount register of the bank under date of August 3, 1895, when a cashier's check for \$1,000 was issued in payment of the purchase of fifty shares of the bank's stock from H. P. Wright & Co. Miss Elizabeth M. Whitcomb, confidential clerk for H. P. Wright & Co., was next called. She testified that the shares of the bank's stock were placed in the hands of the firm by the Missouri National bank, having been received from a customer in Chicago who wanted to dispose of them. She said she was authorized by Cashier Covington to make the sale and disposed of it to the firm.

She delivered the stock personally to him and delivered the cashier's check in settlement. Cashier Covington, she testified, was paying teller of the bank, identified the entry on the discount register showing the payment of the cashier's check, and Mrs. A. A. Brodhead, who was general bookkeeper, identified the same entry on the book.

The court ordered accounts of the bank failure the name of Peter Soden has been freely mentioned. The facts show his transaction with the sale of his stock to the bank officers. He was not a borrower and none of his paper was in the bank.
The discount blotter for June 30, 1896, showed a demand note of \$499 signed by H. P. Wright & Co. and on the same date the Bank of Belton, to the use of B. F. Hargis, got a credit of \$499. The records tell the story of the sale of these shares of stock to B. F. Hargis to Cashier Covington. Hargis was identified and said he owned at the time fifty shares and his daughter had one. He had freed himself from the bank's debt the day M. W. Oliver made the trade with the discount. He got 50 cents for his own, but insisted on getting the rest for the same share owned by his daughter. He said Mr. Rieger had told him that some parties were figuring on heavy purchases of the bank's stock and he ought to be able to include Mr. Hargis in the lot. The shares were not made, however, until after Hood and Lantry had bought in and were on the board of directors.

At the morning session Adam Armstrong, the contractor, was on the stand to tell of his transaction in the Hale, Hargis and Fire Supply Company. The bank held a mortgage on the stock of the old Kansas City Building, and he was told when it was sold under mortgage he purchased it for the bank. Later the new company was organized and he went in to accommodate President Rieger, and consigned the stock until it was sold to B. W. Townley.

Receiver Wallace identified the books and papers of the bank and gave some facts about the Standard Liquor Company. H. H. Covington, who was discount clerk, was called to read the record. It showed that C. F. Rieger, a brother of President Rieger, had credit for \$10,000, and the notes were renewed until the bank failed.

BECAME HYSTERICAL.

Mrs. Myrtle Hale Almost Overcome While Relating Her Story of an Assault.

The jury in the case of Samuel H. Estelle, the negro charged with assaulting Mrs. Myrtle Hale, a white woman, will probably render a verdict to-day. All the evidence in the case was in when court adjourned yesterday. A larger crowd than usual was on hand to listen to the testimony. Mrs. Hale, who is a rather good looking woman of perhaps 28 or 30, sat by the side of Prosecutor Lowe. She was quiet and calm, except when telling the story of the assault to the jury. She wore a black dress with a white collar and a black hat. Both she and Miss Louise Klingler, who was walking with her on Gladstone boulevard, the night of the assault, were taken to the stand with the discount blotter. The detective who made the arrest also told how Mrs. Hale had identified Estelle's voice. After arresting Estelle he took him before Mrs. Hale, who was not positive until Estelle was made to repeat, at Mrs. Hale's request, the words, "I'll kill you." Mrs. Hale screamed, and nearly fainted when she heard the words repeated. They were the same that were spoken to her on the night of the assault.

Mrs. Hale and Miss Klingler were domestics of the neighborhood. They had been down to Independence avenue to mail some letters, and were returning to 424 Bellefontaine.

tain, where Mrs. Hale was employed, when they met the negro. Miss Klingler made her escape by running.

STOOD BY THE TAILOR.

Justice Krueger Held That an Impatient Customer Should Have Given More Time.

The motto, "Never too late to mend," was amended by a jury in Justice Krueger's court yesterday, to read, "Never too late to cut and make." S. L. Seelig, a tailor on Main street, was being sued by Robert Thompson, a colored employee of the Armour Packing Company, to recover money paid to have a suit made and get damages claimed on account of failure of the tailor to make the suit in the time agreed.

The young negro had selected the cloth from which his suit was to be made and had been waiting for the tailor to get it made to suit with the understanding that it was to be done October 10, when the tailor informed him that the goods had been stolen and suggested that he select something else. The customer refused to do this and demanded money back and the failure of the tailor to do this brought suit for the \$10 deposited and \$30 damages. The tailor claimed that he had bought some more of the goods like that which had been stolen, soon after and offered to make the rest of the suit and to give judgment even for the \$10 which had been paid in.

GETS FIFTEEN YEARS.

Edward Hellman, Well Known Here, Convicted in St. Louis of Burglary.

Edward Hellman, alias Murphy, daylight burglar, suspected murderer, reputed descendant of an English lord, was on Wednesday convicted of burglary and larceny by a jury in the circuit court at Clayton, and sentenced to fifteen years in the penitentiary. Hellman was tried for robbing the home of William Strasser, of Tuxedo.

Hellman is notorious here, having terrorized the residents of Kansas City and by breaking into their homes in the daytime and robbing them of everything that could be removed. He was arrested by the Kansas City, Kansas police and returned to St. Louis, where he was indicted on indictments against him, four for burglary and one for jail breaking.

No present has been taken regarding the other four indictments and they will probably be continued.

The St. Louis authorities claim that they have sufficient evidence to prove that Hellman killed Charles Brandt, last July. It is probable that an effort will be made to induce the governor to pardon him, when he will be at once taken to the Missouri State Penitentiary on the remaining four indictments pending against him.

TO WYANDOTTE SHERIFF.

The Men Arrested as Suspected Horse Thieves Turned Over to Kansas Authorities.

Tim Hurt and Otto Blichman, the two suspected horse thieves arrested a week or so ago on fugitive from justice warrants, were turned over by Justice Walls, in whose court they had been held, to Sheriff J. W. Longfellow, of Wyandotte county, where they were held until before Justice Walls yesterday and Blichman Saturday, but as the sheriff arrived with requisition papers, the prisoners were turned over. The horses they were supposed to have stolen were taken from W. H. Daniels and Henry Gottling of Armourdale. The three bloodhounds of the Wyandotte Anti-Horse Thief Association were put on the trail of the men, but failed to find them and the two were released. The Wyandotte county officers claim that they have a third member of the party, but that he has made a confession proving the guilt of Hurt and Blichman and a fourth as yet untraced.

NEW COMMISSION FIRM.

Missouri and Iowa Live Stock Commission Company, Capital \$60,000, Incorporated.

The Missouri and Iowa Live Stock Commission Company, capital stock \$60,000, filed articles of incorporation yesterday. The incorporators are J. W. Nichols, Menard, Mo.; W. M. Kasper, Kansas City, Kas.; and E. G. Yowell, Creston, Ia.

Two Boys Given a Day in Jail.

On the recommendation of the police and prosecuting attorney, the two boys arrested Wednesday for stealing wheat from a car on the Belt line railway, were dismissed with a sentence of a day in jail each on the condition that they tell the name of the man to whom they sold the grain. When arrested they said they gave the man's name, but they refused to name him. Yesterday they named F. Marshall, 529 Southwest boulevard, as the man to whom they sold the grain. Their names are Oscar Benson and Lon Dredger.

Will Keep Tab on Liquor Firms.

The Brewers, Bottlers and Wholesale Liquor Dealers Association of this city, \$10,000, filed articles of incorporation yesterday. Incorporators Albert H. Taylor, C. W. Vandever, J. C. Moxon and E. P. Mast. The object of the association is to keep tabs on the financial condition of liquor firms for its patrons and creditors.

Woman Doctor Files Diploma.

Idalia Mae Brees, a young woman 22 years old, registered a doctor's diploma at the county clerk's office yesterday. She is the daughter of Dr. Charles Brees, of Kansas City, and one of the few women doctors of the city.

Can Get Drunk at Home.

Police Judge Burnham decided yesterday that it is lawful to get drunk at home and released Lillie Mae Afoe, who was arrested for drunkenness.

Wedding and reception invitations engraved in correct form. Send for samples. Jaccard's, 1234 Main.

PEOPLE IN SOCIETY.

Mrs. S. W. Jones, of Leavenworth, is visiting Mrs. J. Chalmers Hall.
Miss Lulu Butterfield is at home with Miss Barstow, of Westport avenue.
Mrs. George Swift is visiting her parents, Mr. and Mrs. John Carr, in Leavenworth.

Dr. and Mrs. J. T. Hamilton have returned from Richmond, Mo., where they visited friends.
Miss Edith Snow, of Lawrence, is the guest of Mrs. James C. Horton, of 142 West Prospect place.
Mr. and Mrs. George Leiter announce the birth of a son, in a fine baby, to be held to-morrow night at the Midland hotel. The committee on permanent headquarters for the coming year from the mileage extension committee will also be read.

Have a Majestic Steel Range.
Put in your kitchen. It will assure you a well cooked Thanksgiving dinner. ZAHNER & BATTLE, MFG. CO. Stoves and Hardware. E. W. 19th st.

Emery, Bird, Thayer & Co. Emery, Bird, Thayer & Co. Emery, Bird, Thayer & Co.

KANSAS CITY, Nov. 18.—Yesterday's temperature: Max., 51; min., 41. To-day we look for fair weather; stationary temp.

Strong Tendencies Toward Bargains.

Buying these days means careful study of the prices and qualities of merchandise you buy—never make a purchase anywhere until you see what you can do here. We conduct all of our buying in big quantities, paying cash for what we get; this diminishes the price of an article to you to such an extent you wonder how we do it. The new goods coming in daily clamor for room; to make it we must sell quickly some of the present stocks, so each week the odds and ends and remnants are gathered up for Friday's sale, when the prices are marked down to the lowest minimum.

Misses' Jackets
Special Selling To-day of Misses' Winter Jackets, made of Boucle Cheviot, double-breasted, storm collar, sizes 11, 12 and 13 years, in colors navy, brown and royal blue.
At \$5.00 Each.
You would have to pay \$7 for this garment in a regular way.
About 25 Misses' Jackets carried from last season, in assorted values, none were less than \$7, and from that to \$10 each, sizes 11, 12 and 13 years.
\$3.98 Each.

Shoes—Clean-up To-day
Bargain Friday.
To-day (Bargain Friday) we will clean up odds and ends of Shoes at prices that seem absurd. Such prices are made to keep the stock ship shape.
Read each item.

One lot Infants' Black and Tan Button and Lace Shoes, worth 25c, for pair 25c
One lot of Women's Pink, Blue, Green and Corn Satia One-Strap Sandals, worth \$2.50 75c
One lot of Women's Kid Button, Patent Tip, Kid and Cloth Top Shoes, worth \$2.50, for a pair \$1.45
One lot Women's Kid Button Shoes, sizes 2 1/2 and 3, worth \$2.00, for 50c

Jewelry Department.

Special prices on a lot of odds and ends in fancy pieces for Christmas Presents, Wedding Presents, Anniversary Presents, etc. All are marked far below their regular value.

\$1.50 Sterling Silver Locket \$1.00
\$2.00 Fob Chains 50c
\$2.00 Gents' Solid Gold Chain \$1.50
\$2.00 Ladies' Solid Gold Chain \$1.50
\$2.00 Ladies' Solid Gold Bracelet \$1.50
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\$2.00 Ladies' Solid Gold Watch \$1.50
\$2.00 Ladies' Solid Gold Chain \$1.50
\$2.00 Ladies' Solid Gold Bracelet \$1.50
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